

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eduardo Partida
Laura Lorena Partida
Debtors

Case No. 19-04918-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 30, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Eduardo Partida, Laura Lorena Partida, 1218 Alta Vista Way, Seven Valleys, PA 17360-9404
cr	+ Springfield Township York County Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075
5271286	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
5293234	Jerome Blank, PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH, FL 33416-4605
5271290	+ Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
5293096	+ Springfield Twp York Co Sewer Authority, P.O. Box 75, Seven Valleys, PA 17360-0075

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy@Freedommortgage.com	Jun 30 2025 18:53:00	FREEDOM MORTGAGE CORPORATION, 10500 KINCAID DR, FISHERS, IN 46037-9764
cr	+ EDI: LCIPHMMRGT	Jun 30 2025 22:44:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ EDI: PRA.COM	Jun 30 2025 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: kebeck@bernsteinlaw.com	Jun 30 2025 18:53:00	Toyota Motor Credit Corporation, C/o Keri P. Ebeck, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219, PA 15219, UNITED STATES 15219-4430
5271283	+ Email/Text: EBNProcessing@afni.com	Jun 30 2025 18:53:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
5271284	EDI: CITICORP	Jun 30 2025 22:44:00	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5271285	Email/Text: caineweiner@ebn.phinsolutions.com	Jun 30 2025 18:53:01	Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413
5293621	EDI: CITICORP	Jun 30 2025 22:44:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5293235	+ EDI: LCIPHMMRGT	Jun 30 2025 22:44:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Et.al., PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH, FL 33416-4605
5271289	EDI: CITICORP	Jun 30 2025 22:44:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
5291617	EDI: Q3G.COM	Jun 30 2025 22:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5271282	EDI: PENNDEPTREV	Jun 30 2025 22:44:00	Department of Revenue, 1 Revenue Place,

			Harrisburg, PA 17129-0001
5271287	Email/Text: bk@freedomfinancialnetwork.com	Jun 30 2025 18:52:00	Freedom Financial Asset, 1875 South Grant Street, San Mateo, CA 94402
5380938	Email/Text: Bankruptcy@Freedommortgage.com	Jun 30 2025 18:53:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5271288	+ Email/Text: GECU-BKNotices@gecu.com	Jun 30 2025 18:52:00	Gvt Emp Cu, 1225 Airways Blvd, El Paso, TX 79925-3620
5271280	EDI: IRS.COM	Jun 30 2025 22:44:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5293108	Email/PDF: resurgentbknofications@resurgent.com	Jun 30 2025 19:02:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5271291	EDI: LCIPHHMRGT	Jun 30 2025 22:44:00	Phh Mortgage Services, 3000 Leadenhall Road, Mt. Laurel Township, NJ 08054
5271292	+ EDI: PMSCOLLECTS.COM	Jun 30 2025 22:44:00	Progressive Mgmt Syste, 1521 W. Cameron Ave, West Covina, CA 91790-2738
5293289	Email/Text: bankruptcy@roundpointmortgage.com	Jun 30 2025 18:53:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
5271293	^ MEBN	Jun 30 2025 18:44:45	Roundpoint Mtg, Po Box 19409, Charlotte, NC 28219-9409
5280008	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 30 2025 18:53:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
5271294	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 30 2025 18:53:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
5271731	^ MEBN	Jun 30 2025 18:45:39	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5271295	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 30 2025 18:53:00	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
5280080	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 30 2025 18:52:55	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5271281	+ Email/Text: kcm@yatb.com	Jun 30 2025 18:52:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5380939	*	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2025 at the address(es) listed below:

Name	Email Address
Craig S. Sharnetzka	on behalf of Creditor Springfield Township York County Sewer Authority csharnetzka@cgalaw.com rminello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com;ephillips@cgalaw.com;rshearer@cgalaw.com;jhall@cgalaw.com
Dawn Marie Cutaia	on behalf of Debtor 1 Eduardo Partida dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia	on behalf of Debtor 2 Laura Lorena Partida dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Deutsche Bank National Trust Company et.al. pamb@fedphe.com
Keri P Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY As Trustee for Securitized Asset Backed Receivables LLC Trust 2007-NC2, Mortgage-Pass Through Certificates, Series 2007-NC2 wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Deutsche Bank National Trust Company et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Deutsche Bank National Trust Company et.al. pamb@fedphe.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Deutsche Bank National Trust Company et.al. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1

Eduardo Partida

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0793

EIN --

Debtor 2

Laura Lorena Partida

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5624

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04918-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eduardo Partida

Laura Lorena Partida

By the
court:6/30/25Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.